

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF WESTERN PENNSYLVANIA
CONCILIATION CONFERENCE MINUTES**

Conciliation Conference:

Debtor: RYAN S. & CHERI L. KADLECIC
Case Number: 20-21563-JAD Chapter: 13
Date / Time / Room: THURSDAY, NOVEMBER 19, 2020 02:30 PM 3251 US STEEL
Hearing Officer: CHAPTER 13 TRUSTEE

FILED
11/20/20 3:05 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Matter:

#16 - Final Confirmation of Plan Dated 6/2/2020 (NFC)
R / M #: 16 / 0
#54 - Amended Plan Dated 11/13/2020 (NFC)

Appearances:

Debtor: *Kadlecik*
Trustee: Winnecour / Pail / *Katz* / DeSimone

Creditor:

*Hunt for Allegheny County and
Kennedy Township*

Proceedings:

Outcome:

1. _____ Case Converted to Chapter 7
2. _____ Case Converted to Chapter 11
3. _____ Case Dismissed without Prejudice
4. _____ Case Dismissed with Prejudice
5. _____ Debtor is to inform Court within _____ days their preference to Convert or Dismiss
6. _____ The plan payment/term is increased/extended to _____ effective _____
7. ☒ Plan/Motion continued to *1/14/21* at *2:00 pm*
8. _____ An Amended Plan is to be served on all creditors and certificate of service filed by _____
Objections are due on or before _____
A hearing on the Amended Plan is set for _____ at _____
9. _____ Contested Hearing: _____ at _____
10. _____ Other: _____

*Con lt for
plan review*

In re:
Ryan S. Kadlecik
Cheri L. Kadlecik
Debtor(s)

Case No. 20-21563-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 20, 2020

User: msch
Form ID: pdf900

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan S. Kadlecik, Cheri L. Kadlecik, 4001 Oak Point Circle, Mc Kees Rocks, PA 15136-1584
cr	+ American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Caliber Home Loans, Inc., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ County of Allegheny, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Kennedy Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
15243214	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Dr, Canonsburg, PA 15317-3349
15243215	+ American Express National Bank, 4315 South 2700 We, Salt Lake City, UT 84184-0001
15245544	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15243216	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15257148	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15268052	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15243220	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15243222	+ Clearview Credit Union, Attn:Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212
15243221	+ Clearview Credit Union, Attn:Bankruptcy, c/o Robert L. Ritter, Director, 8805 University Blvd, Moon Township, PA 15108-4212
15243223	Clearview Federal Credit Line, 1453 Beers School, Coraopolis, PA 15108
15243224	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108
15274593	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15243228	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15243230	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15252251	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15274594	+ Kennedy Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15243231	+ Kennedy Township, Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15243233	+ Memory Keepers Inc., 4001 Oak Point Circle, Mc Kees Rocks, PA 15136-1584
15243234	+ Metz Lewis Bordman Must O'Keefe LLC, 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305
15278122	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15243235	+ Montour SD, c/o Weiss Burkardt Kramer, LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308
15243245	+ Zwicker & Associates, c/o Michael R. Lipinski, Esquire, 3220 Tillman Drive Suite 215, Bensalem, PA 19020-2028

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:31:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15243217	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 21 2020 01:45:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15243218	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15245531	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:32:38	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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			28272-1083
15265937	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 21 2020 01:44:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15243225	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Bank/Abarcormbie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15243226	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15243227	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15265331	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2020 01:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15245134	Email/Text: mrdiscen@discover.com	Nov 21 2020 01:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15243229	+ Email/Text: mrdiscen@discover.com	Nov 21 2020 01:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15268863	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 21 2020 01:45:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15243219	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 21 2020 01:32:37	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15243232	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 21 2020 01:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15243236	+ Email/Text: bnc@nordstrom.com	Nov 21 2020 01:44:17	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15259979	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15270180	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2020 01:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15266928	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2020 01:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15243237	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:31:20	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243238	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:31:20	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243239	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Syncb/walmart, Attn: Bankruptcy Dept, PO Box 960098, Orlando, FL 32896-0098
15265171	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15243384	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15243240	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:33:52	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
15243241	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:37	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15243242	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:31:21	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243243	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:37	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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15266905	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 21 2020 01:31:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15243244	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Clearview Federal Credit Union, c/o Metz Lewis Brodman Must O'Keefe LLC, 535 Smithfield Street, Suite 800, Pittsburgh
cr		MidFirst Bank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Ryan S. Kadlecik keenan662@gmail.com melindap662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Cheri L. Kadlecik keenan662@gmail.com melindap662@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Kennedy Township jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
John R. O'Keefe, Jr.	on behalf of Creditor Clearview Federal Credit Union jokeefe@metzlewis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger P. Poorman	on behalf of Creditor Clearview Federal Credit Union rpoorman@metzlewis.com slohr@metzlewis.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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